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research and statistics note

NOTE NO. 12
NOVEMBER 7, 1980

PRELIMINARY FINDINGS FROM THE 1978 SURVEY OF SURVIVOR FAMILIES WITH CHILDREN*

Introduction

One concern expressed throughout the development of social security has been the economic welfare of widows with young children. After the death of a young parent, the surviving spouse must make many difficult adjustments; among these adjustments is the need to replace the deceased spouse's economic contribution to the household. To ensure some economic security in the face of such difficulties, SSA has paid monthly benefits to survivor families with children since the beginning of the social security program.

Survivor benefits totaling $20.7 billion were paid under social security in 1978. Most of these benefits, $11.6 billion, went to aged widows. Over one-fourth, $5.4 billion, was paid to survivor children under age 18 and their widowed mothers or fathers. During 1978, 2.3 million children under 18 and 692,000 mothers or fathers received survivor benefits for 1 or more months.[1] In January of that year, $450 million in benefits was paid to approximately 1.1 million families with 2.1 million orphaned children.

During the spring of 1978, 5,752 of these families were interviewed for the Survey of Survivor Families With Children. Such families were last studied by Social Security in 1963.[2] The present study includes families currently headed by nonmarried widows and, for the first time, widowers and remarried widows. Only families with no parent present and those in which the worker had died within 12 months were excluded.[3] Even though the data have been extensively edited, the findings should be considered preliminary until final checks are completed.

The data presented here are primarily descriptive, dealing with the three types of survivor families surveyed: unmarried widow-headed (referred to hereafter as current widows), remarried widow-headed, and widower-headed. This paper describes and compares the groups' socioeconomic characteristics, including their household composition, educational background, work activity, child care, health status, health and life insurance coverage, and family income. Other papers to be produced from this survey will analyze several of the major areas only highlighted here. It is the project's aim to assess the social security program's provisions affecting survivor families, not only as these provisions currently apply but also as they may be modified in the future.

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[1]Due to marriage or provisions of the earnings test, not all of the 1.1 million family heads are in current payment status.

[2]E. Palmore and others, *Widows With Children Under Social Security*, Office of Research and Statistics Research Report No. 16, U.S. Govt. Print. Off., 1966.

[3]Only families in current payment status at a single point in time were surveyed. Erroneous findings would result if the data were used to described *awards* at a single point in time. See the technical note.

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Recent legislative proposals would terminate mother's benefits when the youngest child reaches an earlier age than the present age 18. The argument for such proposals is that as the child ages and the mother's day care activities decrease, she may become more available for employment outside the home so that the need for the mother's benefit would decrease. Program provisions already terminate the payment of benefits to surviving mothers or fathers who remarry. Further, the earnings test reduces benefits to persons who earn above a statutorily specified amount, $3,000 in 1977 (the survey's reference year) and $3,720 in 1980, effectively denying benefits to widowers.[4] Thus, current widows are most likely to be affected by changes in program provisions linked to age of the youngest child. These widows are further described below.

Characteristics of Young Survivor Beneficiary Families

Current widows head two-thirds of young survivor beneficiary families. Twenty percent of the families were headed by a remarried widow and only 13 percent by a widower (table 1).

The household of the current widow, with a median size of 3.2, is smaller than that of the remarried widow (4.3) because the latter includes the new spouse and possibly his children. Widower-headed families, which include both current and remarried widowers, have a median size of 3.7 persons. In two-thirds of the current-widow households only the widow and children under age 22 were present.[5] Remarried widows were much more likely to have children under 6 in the household—27 percent compared with only 13 percent for current widows.

Occupation of Deceased

Around one-fifth of the deceased husbands of both groups of widows had been in white-collar occupations including professional, technical, managerial, or administrative fields; almost three-fifths had been in blue-collar occupations—craftsmen, operatives or laborers (table 2). In the general population of male family heads, one-third were in white-collar occupations, while only 45 percent were in the blue-collar jobs.[6] Two-fifths of the deceased wives of widowers had been in clerical or sales occupations and around one-fifth had been service workers—nearly identical to the fractions for all female workers 14 and over.

Survivor Parent Characteristics

Current widows (median age 46) and widowers (47) were older than remarried widows (39) and were less likely to have families composed of children under 12 years of age. Current widows were also less likely than remarried widows or widowers to own their homes (table 1). Twenty-four percent of the current widows were black; the comparable figure for the general U.S. population of females 20-54 was 12 percent black. This difference is due to the higher age-specific death rate of blacks.[7]

Blacks made up a lower proportion of widowers (12 percent) and remarried widows (8 percent) than of current widows. These proportions reflect the lower rate of covered employment among black females[8] and the lower remarriage probabilities of black widows.[9]

A lower proportion of current widows than remarried widows had a high school diploma—54 percent

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[4]For further detail of program provisions see Social Security Administration, *Social Security Handbook*, sixth ed., U.S. Govt. Print. Off., July 1978.

[5]Survivor children 18-21 are eligible for student benefits from social security if enrolled in school full time. Thus, age 22 was chosen to represent the beginning of "adult" status when discussing household composition.

[6]U.S. Bureau of the Census, "Household and Family Characteristics: March 1978," *Current Population Reports*, Series P-20, No. 340, p. 80. This higher likelihood of deceased male workers being in blue-collar occupations reflects the inverse relationship of socioeconomic status and the chance of dying while relatively young. This relationship is an important consideration when interpreting the survey results.

[7]U.S. Bureau of the Census, "The Social and Economic Status of the Black Population," *Current Population Reports*, Series P-23, No. 80, 1979, table 119.

[8]Black women are more likely than white women to be in those occupations in which social security contributions are often not made. See Herbert R. Tacker, "Household Employment Under OASDHI, 1951-66," *Social Security Bulletin*, June 1970, p. 11.

[9]Kristen M. Williams, "Remarriages, U.S." *Vital and Health Statistics*, Series 21, No. 25, National Center for Health Statistics, (DHEW No. 74-1903); Gordon Sutton, "Measuring Mortality Burden Upon Surviving Family Members," HEW/SSA Grant No. 10-P-90296/1-01, completed August 1977.

and 62 percent, respectively. Over half the widowers but only a third of both current and remarried widows had some vocational training.

The two groups of widows varied somewhat in their expected likelihood of attending school in the next 3 years to prepare for a job: 35 percent of current widows said they were very or somewhat likely, compared with 28 percent of the remarried widows. Only 19 percent of widowers reported that they were likely to attend school. The larger figure for current widows points out their more immediate need to enhance their earnings potential.

Child Care and Employment

The type of daytime child care arrangement made by survivor families varied considerably by age of child (table A). The surviving parents themselves (or new spouses) cared for children in 73 percent of the cases in which the youngest child was under 6, with other relatives providing the care in another 13 percent. Formal day care was utilized by less than 5 percent of the cases, regardless of family type. Indeed, it was as common for children less than 6 to care for themselves as to use formal day care. The percentage of families in which the children cared for themselves during the day when not in school increased to 15 percent when the youngest child was 6 to 11, and then jumped to 39 percent by ages 12 to 14 and 68 percent at age 17. In widower-headed families the children were somewhat more likely to care for themselves.

About half the widows worked at some time in 1978, compared with 90 percent of widowers (table 1). Even though over 60 percent of the current widows who worked earned $3.00 or more per hour, their earnings potential was often limited by part-time job status. Of the current widows who worked in 1978, over one-third worked fewer than 33 hours per week, and one-fourth worked less than 40 weeks per year (table B).

Thirty-one percent of current widows were in clerical or sales occupations in their 1977 or 1978 job compared with 35 percent of the remarried widows. Twenty-seven percent of the former but only 21 percent of the latter were service or private household workers (table 2). Around one-third of the widowers were in professional, technical, managerial, or administrative occupations; 43 percent were craftsmen, operatives, or laborers. This distribution does not differ from that of the general population of male workers.[10]

Of those women not working, more current widows (23 percent) than remarried widows (14 percent) looked for work in the past year. However, current widows were twice as likely as the younger, healthier remarried widows to give physical incapacity as a reason for not working (16 percent versus 8 percent) and five times as likely to say they couldn't find a job (5 percent versus 1 percent). Family care was mentioned more frequently as a reason for not working by remarried widows (27 percent) than by current widows (19 percent), who were less likely to have preschool children.

Health and Insurance

Respondents' assessments of the health of their minor children did not vary by family type—85 percent or more reported the health of their children as excellent or good (table 1). Current widows were more likely to say their own health was fair or poor than were remarried widows or widowers. Thirty-five percent of current widows reported a physical condition limiting or prohibiting their work compared with around 20 percent of other household heads (table 2). At the same time, current widows were more than twice as likely to have no health insurance (26 percent) or to rely on government programs such as Medicaid (13 percent) than either remarried widows (10 percent, 5 percent) or widowers (7 percent, 4 percent).

Private Life Insurance Proceeds

Social security is assumed to provide partial income replacement and to be supplemented by private savings and life insurance. About 60 percent of the families received some life insurance after the worker's death, usually as a lump-sum payment. The median amount received by current and remarried widows, respectively, exceeded $12,000 and $15,000; for widowers the median face value on their deceased wives' policies was only $2,300.

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[10] *Ibid*, footnote 6.

TABLE A.—Child care arrangements of survivor families with children receiving social security by type of family and age of youngest child, January 1978

Type of family and child care arrangement when not in school	Total	Age of youngest child (years)					
		0-5	6-11	12-14	15	16	17
Total							
Total number (in thousands)	910	151	290	711	89	91	78
Total percent	100	100	100	100	100	100	100
Respondent or spouse	54	73	63	51	40	35	29
Other relative	10	13	15	8	4	3	3
Cares for self	32	4	15	39	56	61	68
Formal day care	1	4	1	(1)	(1)	(1)	(1)
Other	3	6	6	2	(1)	1	(1)
Current widow							
Total number (in thousands)	605	78	185	150	65	68	59
Total percent	100	100	100	100	100	100	100
Respondent or spouse	52	68	63	52	42	35	30
Other relative	10	16	16	9	5	3	3
Cares for self	34	4	15	38	53	61	67
Formal day care	1	4	1	1	(1)	(1)	(1)
Other	3	6	5	6	(1)	1	(1)
Remarried widow							
Total number (in thousands	183	52	63	36	11	12	9
Total percent	100	100	100	100	100	100	100
Respondent or spouse	65	81	72	58	36	40	31
Other relative	8	8	11	7	3	4	(1)
Cares for self	23	4	13	34	61	55	69
Formal day care	1	3	1	(1)	(1)	(1)	(1)
Other	3	4	3	1	(1)	1	(1)
Widower							
Total number (in thousands)	122	22	42	25	13	10	10
Total percent	100	100	100	100	100	100	100
Respondent or spouse	44	70	50	33	30	33	16
Other relative	12	15	18	11	4	2	9
Cares for self	37	6	28	52	65	67	75
Formal day care	1	2	1	1	(1)	(1)	(1)
Other	6	7	3	3	1	(1)	(1)

[1]Less than 0.5 percent.

Family Income

Families headed by current widows differed most markedly from other survivor families in family earnings, which include earnings of the survivor, new spouse, and any children in the household. The median earnings for families headed by current widows amount to $5,150, far below the amount for remarried-widow families—$14,780—or widower-headed families—$17,470. These medians are based on distributions which exclude families with no earnings; this absence of earnings characterized

TABLE B.—Job characteristics of current widows heading survivor families with children receiving social security by most recent year worked, January 1978

Job characteristic	Total	Most recent year worked			
		1978	1977	1970-76	1960-69
Total number (in thousands)[1]	501	313	48	93	47
Total percent	100	100	100	100	100
Hours per week worked					
Number reporting (in thousands)	493	310	47	91	45
Percent:					
1-32	35	36	44	35	24
33-39	12	13	8	12	8
40 or more	53	51	48	53	68
Weeks per year					
Number reporting (in thousands)	490	307	47	91	45
Percent:					
1-26	23	16	50	33	27
27-39	9	10	10	9	5
40-51	12	13	5	10	10
52	56	61	35	48	58
Hourly pay					
Number reporting (in thousands)[2]	455	291	45	82	37
Percent:					
Less than $2.00	15	6	11	32	58
$2.00-$2.49	14	9	19	26	16
$2.50-$2.99	21	22	29	16	13
$3.00-$3.99	20	24	19	12	7
$4.00-$4.99	12	14	10	7	2
$5.00-$7.49	13	18	9	5	2
$7.50 or more	5	6	3	2	1

[1]Table excludes 54,000 who have never worked and 50,000 who last worked before 1960.
[2]Derived from amount received and pay period; excludes those with unconventional method of payment.

families of current widows (27 percent) much more than families of remarried widows or widowers (4 percent). This disadvantage with regard to earned income is partially offset by the higher amount of income other than earnings received by the current widow (median about $7,050). Such income includes public income-maintenance payments, private pensions, income from insurance and trust funds, dividends and interest, rents, and private assistance. Public income maintenance, which includes social security and supplemental security income benefits, government pensions, veterans' benefits, worker's compensation, unemployment insurance, and public assistance, was the principal component of unearned income for current widows.

When all income sources were combined to measure total family income, the median income for families of current widows ($10,770) was only about half as much as that of remarried widows or of widowers. However, when compared with the median total income ($7,720) of the general population of female-headed families with minor children in 1978, the positive effect of benefit receipt for

families of current widows is apparent. The median for all husband-wife families was $20,940, indicating the relatively normal income situation of remarried widows and widowers. Understandably, current widows were more likely to say they were "not at all" financially satisfied (30 percent) than were widowers (22 percent) or remarried widows (13 percent).

Other Characteristics of Families Headed by Current Widows

Because current widows most closely correspond to the stereotype of the lone survivor, their economic status is more vulnerable than that of widowers and remarried widows. Therefore this largest group of survivor family heads would be most directly affected by proposals to eliminate mother's benefits when the youngest child becomes 16 years of age.[11]

Household Size and Race

Table 1 shows that, as the age of the youngest child increased, both the household size and the proportion of households with more than one child under 22 decreased steadily. Correspondingly, the proportion of households with another adult present—almost always a child over 21 years of age—increased when the youngest child was 12 or older.

In families in which the youngest child was under 6 years of age, 38 percent of the current widows were black; 10 percent reported themselves as Hispanic. When the youngest child was older, the proportions were much smaller; when the child was 17, around a fifth of the widows were black and only 2 percent were Hispanic.

Ability to Work

Current widows vary in work attachment and currency of job skills as measured by recency of work. Table 1 shows that as the age of the youngest child increased, so did the recency of the widow's last job. The proportion of widows who worked in 1977 or 1978 increased from 50 percent when the youngest child was under 6 to 65 percent when the child was 17 years of age.

Some variation among current widows by age of youngest child is undoubtedly due to the direct relationship of age of youngest child and age of parent (table C). Older widows or widows with an older youngest child were more likely to report fair or poor health or physical conditions limiting or preventing work than were younger widows.

A smaller proportion of widows with an older youngest child said they were likely to attend school within the next 3 years to prepare for a job—less than one-third in families in which the youngest child was 12 to 17 years of age compared with approximately half when the youngest child was under 6 (table 1).

Earnings and Income

The median earnings of the immediate family of current widows (excluding those with no earnings) increased with the age of the youngest child, from around $4,200 when the child was under 6 to over $6,000 when the child was 16 or 17. This pattern is consistent with the greater availability of the widow for full-time work, the increased earnings power with age for those who have maintained careers, and, to a lesser extent, the presence of older children who can also work.

Having fewer minor children, widows with an older youngest child received less public income maintenance including social security and aid to families with dependent children, both of which are related to number of children. Median total family income was generally unrelated to age of youngest child except at the extremes of the distribution: when the child was under 6, the median income was $9,400; when the child was 17, around $11,600.

The widow's financial satisfaction did not increase with the age of the youngest child. If anything, the proportion who reported that they were "not at all" financially satisfied increased when the youngest child was 15 or older.

[11] Remarried widows are not eligible for mother's benefits; widowers, almost all of whom work, are usually precluded by the earnings test from collecting father's benefits.

TABLE C.—Selected characteristics of families headed by widows by age of widow, January 1978

Selected characteristics	Total	Age of current widow					
		29 or younger	30-39	40-44	45-49	50-54	55 or older
Total number (in thousands)	605	42	145	104	124	112	78
Total percent	100	100	100	100	100	100	100
Age of youngest child (years)							
0-5	13	62	23	10	4	2	1
6-11	30	35	49	38	29	16	7
12-14	25	2	18	26	29	34	25
15	11	1	5	10	12	16	19
16	11	0	3	10	14	16	25
17	10	0	2	6	12	16	23
Any physical condition limiting work							
Yes:							
Prohibits	13	6	6	11	14	17	23
Limits	22	14	19	22	23	25	27
No	65	80	75	67	63	58	50
Respondent's health compared to others							
Excellent	25	35	30	25	22	22	21
Good	39	42	43	41	37	36	31
Fair	25	18	21	23	27	29	31
Poor	11	5	6	11	14	13	17

TABLE 1.—Selected characteristics of survivor families with minor children receiving social security by type of family head and by age of youngest child for current-widow families, January 1978

Selected characteristic	Total	Type of family head								
		Widower	Remarried widow	Current widow						
				Total	Age of youngest child (years)					
					0-5	6-11	12-14	15	16	17
Total number (in thousands)[1]	910	122	183	605	78	185	150	65	68	59
Total percent	100	100	100	100	100	100	100	100	100	100
Household composition										
Surviving spouse and—										
1 child	14	12	1	19	9	13	20	21	26	33
2 children	16	9	2	21	19	22	22	23	19	19
3 or more children	20	12	2	26	39	38	24	17	11	6
Surviving spouse, other adult,[2] and—										
1 child	12	15	17	9	8	5	8	13	19	18
2 children	15	19	29	11	7	6	11	18	13	17
3 or more children	23	33	49	14	18	16	15	8	12	7
(Median number in household)	(3.5)	(3.7)	(4.3)	(3.2)	(3.8)	(3.5)	(3.1)	(2.9)	(2.7)	(2.6)
Number of children living in household in 1977										
1	22	26	16	22	16	16	23	24	32	37
2	29	29	31	29	27	26	29	36	30	33
3	23	22	26	23	20	24	22	29	22	18
4 or more	26	23	27	26	37	34	26	11	16	12
Race										
Black	19	12	8	24	38	26	24	16	18	21
White	77	84	89	72	56	70	74	79	79	77
Other	4	4	3	4	6	4	2	5	3	2
(Percent Spanish, self-report)	(5)	(5)	(5)	(6)	(10)	(6)	(o)	(6)	(4)	(2)
Home ownership										
Own	70	81	83	63	44	59	69	69	69	72
Rent	27	17	16	33	51	36	28	27	28	24
Other	3	2	1	4	5	5	3	4	3	4
Highest grade of school (years) completed										
0-8	17	14	12	19	17	15	20	21	19	26
9-11	27	20	27	29	35	30	28	26	28	22
12	34	32	40	33	31	34	34	34	33	30
13 or more	22	34	21	19	17	21	18	19	20	22
(Percent with high school diploma)	(58)	(68)	(62)	(54)	(48)	(56)	(54)	(56)	(56)	(54)
(Percent with vocational training)[3]	(35)	(52)	(34)	(31)	(28)	(33)	(28)	(35)	(34)	(34)
Likelihood of attending school in next 3 years to prepare for job										
Very likely	15	10	15	17	27	18	15	13	14	12
Somewhat likely	16	9	13	18	24	20	17	17	16	15
Somewhat unlikely	12	10	14	12	11	13	11	12	11	10
Very unlikely	57	71	58	53	36	49	57	58	59	63
Most recent year worked										
1978	57	91	49	52	40	51	54	52	57	60
1977	7	4	7	8	10	9	7	8	6	5
1970-76	16	4	24	15	24	15	14	15	12	13
Before 1970	13	1	14	16	11	16	17	17	18	16
Never worked	7	0	6	9	15	9	8	8	7	6

See footnotes at end of table

TABLE 1.—Selected characteristics of survivor families with minor children receiving social security by type of family head and by age of youngest child for current-widow families, January 1978—*Continued*

Selected characteristic	Total	Type of family head								
		Widower	Remarried widow	Current widow						
				Total	Age of youngest child (years)					
					0-5	6-11	12-14	15	16	17
Total 1977 earnings of immediate family[4]										
None	19	4	4	27	46	30	23	21	17	15
$1-$1,999	13	2	3	17	16	18	17	18	17	16
$2,000-$2,999	6	2	1	7	5	8	10	7	6	7
$3,000-$3,999	5	1	3	6	5	6	7	7	7	7
$4,000-$4,999	4	0	2	5	4	4	5	5	5	6
$5,000-$5,999	4	2	2	5	3	5	4	6	5	7
$6,000-$8,999	10	7	9	11	9	12	11	10	12	14
$9,000-$11,999	10	10	13	9	6	9	9	8	12	13
$12,000-$14,999	9	13	15	5	3	4	6	9	8	5
$15,000-$19,999	9	19	19	5	3	2	5	5	8	5
$20,000 or more	13	40	29	3	0	2	3	4	3	5
(Median excluding none)	($8,930)	($17,470)	($14,780)	($5,150)	($4,190)	($4,690)	($4,880)	($5,320)	($6,430)	($6,030)
Percent not reporting	3	4	5	2	1	2	3	2	4	3
Total money income without earnings, 1977										
$1-$1,999	4	18	4	2	1	1	1	2	3	4
$2,000-$2,999	11	28	13	6	7	5	5	6	9	10
$3,000-$3,999	11	20	13	9	10	9	7	8	11	10
$4,000-$4,999	10	10	8	10	10	10	10	10	10	10
$5,000-$5,999	10	6	12	11	12	10	11	13	12	11
$6,000-$7,999	20	7	19	23	20	23	26	24	25	18
$8,000-$9,999	16	4	13	19	19	20	21	20	15	17
$10,000 or more	18	7	18	20	21	22	19	17	15	20
(Median)	($6,310)	($3,230)	($5,940)	($7,050)	($7,100)	($7,370)	($7,220)	($6,920)	($6,360)	($6,310)
Percent not reporting	3	4	5	3	2	2	3	2	4	5
(Median total family income, 1977)	($13,280)	($21,140)	($20,100)	($10,770)	($9,440)	($10,800)	($10,920)	($11,030)	($11,510)	($11,670)
Percent not reporting	3	2	4	2	2	2	3	1	4	4
(Median total public income maintenance including social security)	($5,820)	($2,750)	($5,410)	($6,570)	($6,940)	($6,960)	($6,860)	($6,240)	($6,030)	($5,850)
Financially "satisfied"										
Pretty well	29	37	44	22	24	23	23	23	18	22
More or less	46	41	43	48	50	47	48	47	49	43
Not at all	25	22	13	30	26	30	29	30	33	35
Health of minor children										
All excellent or good	85	89	86	85	80	83	86	87	88	92
Some fair or poor	12	8	12	13	17	15	12	11	10	6
NA	2	3	2	2	3	2	2	2	2	2

[1] The sample design excluded 110,000 families because the worker had died within the past 12 months and 125,000 families for which a representative payee received the check (that is, no surviving parent present).

[2] 98 percent of all "other adult" families include related adults; children over age 21 are considered "adult."

[3] Includes job-oriented courses taken in high school.

[4] Includes widow, children, and spouse if remarried.

TABLE 2.—Selected characteristics of survivor families with minor children receiving social security by type of family head, January 1978

Selected characteristics	Total	Widower	Remarried widow	Current widow
Total number (in thousands)	910	122	183	605
Total percent	100	100	100	100
Age composition of children				
Some under 6	16	16	27	13
6-11 only	9	12	8	8
6-11 and 12-17	14	14	18	11
6-11 and 12-17 and 18-21, or 6-11 and 18-21	9	8	9	9
12-17 only, or 12-17 and 18-21	52	50	38	57
Duration since death[1] (years)				
1 year (12-23 months)	12	13	7	14
2	11	13	6	12
3-4	20	22	19	20
5-6	16	15	17	16
7-9	19	18	24	18
10 or more	19	16	24	18
N.A.	3	3	3	2
Current labor force status				
Working in 1978	55	49	47	49
Not working due to—				
Physical incapacity	13	4	8	16
Family care	18	1	27	19
Can't find job	4	1	1	5
No training	1	0	1	2
Don't want to	4	1	11	3
Other	5	3	5	6
(Percent of those not working who looked for work in past year)	(21)	(39)	(14)	(23)
Health care coverage and source				
None	21	7	10	26
Respondent's job	34	75	28	28
Spouse's job (deceased or current)	16	5	45	10
Purchased directly	18	8	11	22
Government program (includes Medicaid)	10	4	5	13
Other	1	1	1	1
(Percent of those with coverage who pay for any insurance)	(76)	(64)	(77)	(79)
Private life insurance received after death of worker				
Yes:				
Lump-sum payment only	39	56	52	57
Other payment plan	2	6	7	6
No	39	38	41	37
(Median face value)	($10,200)	($2,290)	($15,340)	($12,160)
Current age of surviving spouse				
29 or younger	8	3	12	7
30-39	27	22	43	24
40-44	18	18	21	17
45-49	19	20	14	20
50-54	17	10	8	19
55 or older	11	17	2	13
(Median age)	(44)	(47)	(39)	(46)
Age of respondent at death of spouse				
29 or younger	25	15	46	21
30-39	34	31	38	35
40-44	17	20	10	19
45 or older	24	34	6	25

See footnotes at end of table.

TABLE 2.—Selected characteristics of survivor families with minor children receiving social security by type of family head, January 1978—*Continued*

Selected characteristics	Total	Widower	Remarried widow	Current widow
Occupation in 1977 or 1978[2]				
Professional, technical	---	18	12	13
Managers, administrators	---	14	9	7
Sales workers	---	7	5	4
Clerical	---	7	30	27
Craftsmen	---	20	3	3
Operatives	---	18	16	15
Laborers	---	5	2	2
Farm workers	---	2	1	2
Service workers	---	8	20	23
Private household	---	0	1	4
Other	---	1	0	0
Occupation of deceased in career job				
Professional, technical	---	12	11	10
Managers, administrators	---	3	9	8
Sales workers	---	4	5	5
Clerical	---	35	3	4
Craftsmen	---	3	23	21
Operatives	---	18	23	25
Laborers	---	2	11	11
Farm workers	---	2	5	5
Service workers	---	19	6	7
Other	---	2	4	4
Any physical condition limiting work (self-report)				
Yes:				
Prohibits	10	4	6	13
Limits	20	16	16	22
No	70	80	78	65
Respondent's health compared to others				
Excellent	28	36	34	25
Good	40	41	43	39
Fair	23	18	17	25
Poor	9	5	6	11

[1] Families within 12 months of death not interviewed.

[2] Base excludes those who did not work in 1977 or 1978 (26 percent of total); distribution not shown for total because subgroups are very distinct.

Technical Note

The information presented is from sample data collected in the 1978 Survey of Survivor Families With Children. The Institute for Survey Research, Temple University, performed the data collection under contract with Social Security Administration. The Division of Retirement and Survivor Studies of the Office of Research and Statistics designed the study and performed subsequent data analysis.

Background

The social security program has provided cash benefits to surviving dependents of insured deceased workers since 1939. Survivor benefits are now paid to an aged spouse or dependent parents; widows or widowers disabled at ages 50-59 or caring for minor children; and children under age 18, disabled, or enrolled in school full time at ages 18-21. Benefits are contingent on the deceased worker's having met the requirements for fully or currently insured status. The benefit amount is subject to reduction or suspension because of the beneficiary's own earnings above an exempt amount ($3,240 in 1978 for persons under 65) or because of limitation under the family maximum provision.

The number of widows and orphans benefiting from this insurance rose steadily from 1940 to 1973 (appendix table 1). Then, after first appearing as a drop in the number of awards to orphans in 1973, declines followed in the number of children and mothers (or fathers after 1975) having benefits payable at the end of each year. These declines are mostly a function of sharply decreasing fertility in recent years, coupled with the relatively young makeup of persons now in the child-rearing years (that is, due to the "baby-boom bubble").

Appendix table 1 also shows that the average monthly benefit amount, which is now keyed to increases in the cost of living, has continued to rise. Because of this the total amount of benefits paid to

APPENDIX TABLE 1.—Survivor families with children under 18 years of age, 1940-78

(Number in thousands; current payment status at end of year)

Year	Awards to children under age 18	Families with children under age 18	Children under age 18		Mothers/fathers in current payment status	
			Number	Average monthly amount	Number	Average monthly amount
1940	51	NA	48	$12	NA	$20
1945	120	215	377	12	121	20
1950	97	437	653	28	169	37
1955	198	637	1,154	38	292	46
1960	232	838	1,530	51	395	59
1965	264	937	1,817	60	462	65
1970	338	1,114	2,161	80	512	87
1971	342	1,141	2,210	88	522	96
1972	347	1,166	2,240	107	528	115
1973	331	1,199	2,286	108	558	118
1974	303	1,188	2,245	123	555	134
1975	294	1,184	2,184	135	564	147
1976	264	1,174	2,133	148	557	166
1977	232	1,172	2,097	161	559	181
1978	212	NA	2,022	178	553	198

Source: *Social Security Bulletin*, June 1979, vol. 42, No. 6, tables Q9-12, Q17; December 1977, vol. 40, No. 12, table 8; *Annual Statistical Supplement* for 1950, 1955, 1960, 1970-76, plus unpublished data.

young survivor families has also continued to rise despite the decline in numbers of recipients.

Sample Design

The population studied was all survivor families with children under age 18 who were receiving benefits in December 1977. This population includes families headed by widowers and remarried widows as well as by unmarried widows. Families in which neither parent was present (about 125,000 children in 80,000 families) were excluded to ease questionnaire design. Further, social security regulations forbid nonadministrative contact with survivors within 1 year of the worker's death (thereby excluding about 185,000 children in 110,000 families). The resultant population consisted of 940,770 families which was further reduced to 910,303 when those in Alaska and Hawaii were excluded.

The sampling frame consisted of an area probability design conducted in three stages. First, the 99 primary sampling units (PSU's) in the contractor's national design, including 18 self-representing units, were selected. Next, the choice of zip codes within the PSU's was made with probability proportional to size. Finally, cases within the specified zip codes were selected systematically using a social security list of eligible cases. A sampling rate of 1 in 120 was used to select the sample from which a reserve sample (which was not used) was randomly subselected at the rate of 1 in 27. This yielded a final fraction of 1 in 125.

Field work was carried out by household interviewers in April-July 1978. Of the 6,804 selected cases, 134, or 2 percent, were ineligible because the payee children did not live in the household in the survey year. Of the remaining 6,670 eligible cases, 5,752 interviews were obtained—a response rate of 86.2 percent. This assumes a 100-percent eligibility rate among the 845 cases in which household information was not obtained; so the response rate is a conservative estimate.

Weighting

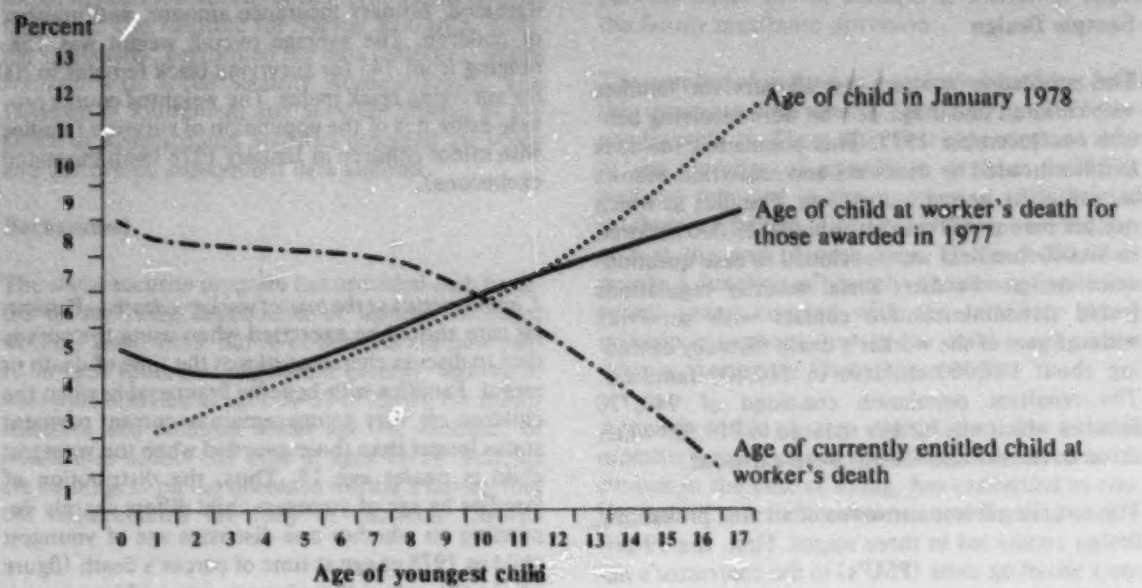
The estimates of survivor families with children are projected from the sample. The weight for each sample case was the inverse of the probability of selection adjusted by a noninterview factor. The latter was developed using cross-tabulations of respondents and nonrespondents by race, sex of deceased, primary insurance amount, and number of children. The average overall weight was 158, ranging from 145 for surviving black females to 200 for surviving black males. The weighted counts provide estimates of the population of survivor families with minor children in January 1978 (with the stated exclusions).

Characteristics at the time of worker's death.—Particular care should be exercised when using the survey data to discuss characteristics at the time of death or award. Families with benefits first payable when the children are very young remain in current payment status longer than those awarded when the youngest child is nearer age 18. Thus, the distribution of families by age of youngest child differs sharply depending on whether one discusses age of youngest child in 1978 or age at time of parent's death (figure 1). To the extent that characteristics of interest are related to the youngest child's age at the parent's death (or alternatively the age of the deceased or the surviving spouse at the time of the death), the survey will misstate the characteristics. For example, were the amount of assets held to increase with age of family head, workers who die at younger ages and thus have younger children would be likely to have less asset accumulation than those who die when older. The latter would likely have older children who would remain in benefit status a relatively short time. This relative longevity on the rolls of children awarded benefits at younger ages leads to a smaller estimated level of asset accumulation at the worker's death than would actually have been the case because the survey excludes all the families who have "aged out" of payment status.

Sampling Variability

The estimates from the 1978 Survey of Survivor Families With Children are based on a sample and thus may differ from the figures that would have resulted from an identical survey of all survivor families with minor children. The standard errors shown in appendix table 2 provide a measure of this sampling variability. The standard errors were calculated after the data had been corrected for differential nonresponse.

Figure 1.—Percentage distribution of age of youngest child in survivor families in current payment status in January 1978, at death of worker for those in current payment in January 1978, and at death of worker for those awarded in 1977



The interval from one standard error above the estimated percentage to one standard error below contains the average estimate from all possible samples in roughly 68 percent of all samples. This level of confidence increases to 90 percent if the figures in the tables are multiplied by 1.6, to 95 percent if 2.0, and 99 percent if 2.5.

To derive standard errors that are applicable to a wide variety of items, numerous assumptions and approximations were required. As a result, these standard errors provide an indication of the order of magnitude rather than the precise standard error for any specific item.

Standard errors of differences.—To make a rough determination of the statistical significance of the difference between two independent percentages, the following procedure may be used. Find estimates of the standard errors of the percentage in question using appendix table 2. Square these standard errors to get variances and add the variances. Take the square root of this sum to get the standard error of the difference. If the absolute difference between the two percentages in question is greater than twice the standard error of the difference, they are said to be significantly different from one another at the 5-percent level.

Confidence intervals for medians.—For confidence intervals of medians, select the standard error for a 50-percent characteristic from the table using the appropriate base. For a 95-percent confidence interval, add and substract two standard errors from 50 percent. Using the cumulative distribution of the variable in question, interpolate to find the values that correspond to the range about the median value.

Display of data.—Population estimates based on fewer than 50 sample cases are considered too unreliable for analysis. Thus, computations are not shown when the base of the estimate is less than 8,000 weighted cases.

APPENDIX TABLE 2.—Generalized standard errors of estimated percentages, 1978 Survey of Survivor Families With Children

Base of percentage	Sample cases	Estimated percentage										
		98 or 2	95 or 5	90 or 10	85 or 15	80 or 20	75 or 25	70 or 30	65 or 35	60 or 40	55 or 45	50
8,000	50	2.8	4.3	5.9	7.0	7.9	8.5	9.0	9.4	9.7	9.8	9.9
10,000	63	2.5	3.8	5.3	6.3	7.0	7.6	8.1	8.4	8.6	8.8	8.8
15,000	95	2.0	3.1	4.3	5.1	5.7	6.2	6.6	6.8	7.0	7.1	7.2
20,000	127	1.7	2.7	3.7	4.4	5.0	5.4	5.7	5.9	6.1	6.2	6.2
25,000	158	1.6	2.4	3.3	4.0	4.5	4.8	5.1	5.3	5.5	5.5	5.6
50,000	317	1.1	1.7	2.4	2.8	3.1	3.4	3.6	3.8	3.9	3.9	3.9
75,000	475	.9	1.4	1.9	2.3	2.6	2.8	2.9	3.1	3.1	3.2	3.2
100,000	633	.8	1.2	1.7	2.0	2.2	2.4	2.6	2.7	2.7	2.8	2.8
125,000	791	.7	1.1	1.5	1.8	2.0	2.2	2.3	2.4	2.4	2.5	2.5
150,000	949	.6	1.0	1.4	1.6	1.8	2.0	2.1	2.2	2.2	2.3	2.3
200,000	1,266	.5	.9	1.2	1.4	1.6	1.7	1.8	1.9	1.9	2.0	2.0
250,000	1,582	.5	.8	1.1	1.3	1.4	1.5	1.6	1.7	1.7	1.8	1.8
300,000	1,899	.4	.7	1.0	1.1	1.3	1.4	1.5	1.5	1.6	1.6	1.6
350,000	2,215	.4	.6	.9	1.1	1.2	1.3	1.4	1.4	1.5	1.5	1.5
400,000	2,532	.4	.6	.8	1.0	1.1	1.2	1.3	1.3	1.4	1.4	1.4
500,000	3,165	.3	.5	.7	.9	1.0	1.1	1.1	1.2	1.2	1.2	1.2
600,000	3,798	.3	.5	.7	.8	.9	1.0	1.0	1.1	1.1	1.1	1.1
700,000	4,430	.3	.5	.6	.8	.8	.9	1.0	1.0	1.0	1.0	1.1
800,000	5,063	.3	.4	.6	.7	.8	.9	.9	.9	1.0	1.0	1.0
900,000	5,696	.3	.4	.6	.7	.7	.8	.9	.9	.9	.9	1.0

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